

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: BRYAN K. REED	§	Case No. 15-80865
ERIN T. REED	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/31/2015.
- 2) The plan was confirmed on 07/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/28/2017.
- 6) Number of months from filing or conversion to last payment: 23.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$119,491.00.
- 10) Amount of unsecured claims discharged without full payment: \$17,307.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 42,157.07	
Less amount refunded to debtor(s)	\$ 25.01	
<b>NET RECEIPTS</b>		<b>\$ 42,132.06</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,148.23	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,148.23</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ERIC PRATT LAW FIRM P.C.	Lgl	4,000.00	4,000.00	4,000.00	2,000.00	0.00
FEDERAL NATIONAL MORTGAGE	Sec	0.00	268.04	268.04	268.04	0.00
BANK OF AMERICA N.A.	Sec	0.00	41,984.44	0.00	0.00	0.00
BANK OF AMERICA	Uns	2,924.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	245.00	245.48	245.48	245.48	0.00
BK OF AMER	Uns	6,731.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Uns	0.00	2,005.24	2,005.24	2,005.24	0.00
CENTEGRA HOSPITAL	Uns	160.00	185.09	185.09	185.09	0.00
CHASE CARD	Uns	1,945.00	NA	NA	0.00	0.00
CHASE CARD	Uns	1,855.00	NA	NA	0.00	0.00
CHASE CARD	Uns	1,778.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,544.00	5,544.23	5,544.23	5,544.23	0.00
QUANTUM3 GROUP LLC as agent for	Uns	299.00	341.51	341.51	341.51	0.00
QUANTUM3 GROUP LLC as agent for	Uns	286.00	327.48	327.48	327.48	0.00
CREDIT FIRST NA	Uns	656.00	656.74	656.74	656.74	0.00
DISCOVER FIN SVCS LLC	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,484.00	1,484.11	1,484.11	1,484.11	0.00
PORTFOLIO RECOVERY	Uns	295.00	337.28	337.28	337.28	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BECKET & LEE LLP	Uns	2,005.00	2,005.24	0.00	0.00	0.00
MOHS SURGERY	Uns	300.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	212.00	212.44	212.44	212.44	0.00
CAVALRY SPV I, LLC	Uns	23,601.00	23,601.52	23,601.52	23,601.52	0.00
SYNCB / LOWES	Uns	1,774.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	1,774.67	1,774.67	1,774.67	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 268.04	\$ 268.04	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 268.04	\$ 268.04	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 36,715.79	\$ 36,715.79	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,148.23	
Disbursements to Creditors	\$ 36,983.83	
<b>TOTAL DISBURSEMENTS:</b>		\$ 42,132.06

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 06/22/2017

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.